

Commission on Housing Affordability
Draft Minutes for April 29, 2020
350 N. State Street. SLC, UT 84103

Members Present

Senator Jacob Anderegg
Representative Joel Briscoe
Representative Val Potter
Jonathan Hardy
Mike Akerlow
Matt Dahl
Mike Gallegos
Janice Kimball
Jaycee Skinner
Mike Ostermiller
Michele Weaver
Grant Whitaker
Andrew Johnston
Casey Cameron
Chris Condie
Jeff Jones
Chris Gamvroulous
Julie Humberstone

Representing

Senator
Representative
Representative
Director, HCD
Community Development Corporation of Utah
Utah Redevelopment Association
Salt Lake County
Housing Connect
Salt Lake Chamber
Summit County Economic Development
Rural Community Assistance Corporation
Utah Housing Corporation
Salt Lake City Council
Deputy Director, DWS
Lehi City Council
Summit County Economic Development
Ivory Development

Staff Present

Holly Taing	HCD
Rebecca Banner	HCD
Pamela Sjostrom	HCD
Jess Peterson	HCD
Ian Shumway	HCD
Christina Davis	
Keith Heaton	

Visitors

Bill Tibbitts
Katie Gerard
Michelle Flynn
Danielle Stevens
Ashley Spatafore
Austin Kimmel
Karson Eilers

Susan Olson
Valerie Walton
Steve Erickson
Peter Asplund
Louise Knauer
Michelle Larsen
Luke Garrett
Karen McCandless
Melissa Freigang

Welcome and Introductions

The Commission on Housing Affordability meeting was electronically Via Zoom on April 29, 2020 at 10:02am.

Senator Anderegg: I just want to thank you for everyone attending and the ongoing participation with the commission. We still have a lot of work ahead of us, the affordable housing issue is going to be an ongoing issue and I think we need to have discussion around that, also we need to spend some time talking and discussion about additional housing issues, such as transitional housing and permanent assisted housing, so we can assess what aspects in addition to the main free market affordable housing issues with the assisted housing issues, as we have people transition.

Approval of Minutes: January 13, 2020

Chris Gamvroulous: Amend minutes to show “excused” on attendance list due to a technical phone issue.

Michele Weaver: Amend minutes on page 1 to read “portion” not “potion”

Senator Anderegg: Approve minutes as amended, all in favor. Motion carried unanimously. Jonathan, would you like to take us through a review of SB39?

Jonathan Hardy: I think we kind of know where it’s in its final form as of the end of the general session. I think we do need some insight from any of you on the budget discussions that may be ongoing. We did get 10 million dollars appropriated, 5 million for Private Activity Bond leveraging and 5 million for the Preservation fund, which a partnership is moving forward, that was approved as of the end of the general session. Now due to COVID 19 and all the economic issues, it may be good to have a discussion on what we see the prognosis is of that 10 million dollars, there’s still time between now and July 1 and many times after that, when adjustments can be made. I think it’s worthy to talk about that and it’ll impact a lot of the things we’re working on in the future and it’s better to be prepared for those discussions. Our board at the OWLHF is already contingent approval with the Utah Housing Preservation fund, there’s a number of things that need to happen before we can move forward on that. It’s conditionally approved for 5 million or whatever the legislative appropriation ends up being, so we are trying to move forward on a number of fronts but that is something we’re trying to keep an eye on, to see if all our money is going to stay intact.

Senator Jacob Anderegg: I can give you a quick update and I’m only speaking from the feedback that I’ve received from the Senate side and the House side may be feeling different but I don’t think so.

Some of you may have followed some of the budgetary bills that we passed in the last 2 legislative special sessions, one of which was a fairly healthy working rainy day fund shift. When we have a pretty big surplus and the economies very healthy, the legislature likes to have big construction infrastructure projects that get funded from cash on hand, like the prison a construction project or the capitol office building on the north side of the complex, both of those were put together for about 2 or 3 years with 100 million dollars each year cash. The good thing is those projects are still in the early stages and there's still a lot of cash in the bank, those are prime projects if you will that can be leveraged with bonding finance. During the 4th special legislative session, one of the bills that was passed was to approve bonding and go above our credit limit of .5 of 1%, which will take us up to just under .7% but that opens up nearly 500 million dollars of working rainy day fund, meaning it's not in the official rainy day fund, these were projects that we're now pulling back the cash and replacing the cash with bonding. The long and short of what I'm trying to say hear to the members of the committee is, that I cannot guarantee that there won't be a discussion about modifying the appropriation that happened during the general legislative session of 10 million but at this point I am hearing no discussion whatsoever that, that is something they're looking at clawing back. The working rainy day fund has now been replenished because we have authorized the bonding, that's not to say it couldn't come up over the next 2-3 months or even past that, if that were something that was going to happen, I am positive that I've got assurances on the Senate side that they would of called me and had that conversation with me. At this point it doesn't look like they are anticipating any changes but we don't know exactly how this pandemic is going to affect our cash flow as far as the state goes. As we see how that happens, there may need to be adjustments and my thought is, if we can get past July 1st without having any adjustments, the probability of us having adjustments past July 1st gets even much smaller. Joel or Val, do you have any insights on the House side or have you heard anything else?

Representative Val Potter: I talked with Brad Last yesterday and we didn't talk specifics but he said he would call the budget appropriation chairs in May to discuss their budgets, we talked yesterday about some of the Business Economic Development Labor issues that I have as a chair of that committee. He said in May that we'll go through and rank the appropriations that we made during the session for our committees and that, that discussion will happen in May and nothing would change until we go into session and that there will probably be a special session in June and that's where it will all come down. He did say there are some major budget issues and that things will have to change, again he didn't talk anything specifically about housing but I know that between, Joel Jake and I, we've got to defend what we've done and justify that coming through May, so let's coordinate on that and make sure we talk. At this point there is nothing specific but priorities will be discussed in May.

Representative Joel Briscoe: Jake, I have not spoken to anyone in leadership but it's amazing how during disasters, we get hooked on the news and try to follow everything that's going on and reading in Forbes and Bloomberg's about economic activity across the United States, it's pretty bleak. As States start to open up, the recovery is going to be a gradual return to activity and we hope that we don't have to fall back into distancing measures again, so I think come July 1 is just a giant question mark. In terms of housing, I'm reading online reports that 25-35% of Americans are having a hard time paying their rent and I don't think we pitch what we are doing here as a cost but I think we pitch is as something that has to happen in order to keep people housed. We need to make sure we are helping people stay housed and not put more people on the street. We need some flexibility the next few months and I've seen the banking industry show some flexibility, the future is not completely understandable at this time although we do know a lot of the stresses that people are going through that we can help with.

Senator Jacob Anderegg: I agree with that and I had the same conversation as Val had with Senate leadership, in fact I've got to put together a whole list of stuff because I'm the approached chair for Executive Offices and Criminal Justice, so I need to have the list by May 5th so we can have the meeting on May 15th and we can have those discussions, it is work in progress and as I hear anything coming to light, I will reach out to Jonathan to get something sent out. At this point, I think we continue forward as we have that money because nobody said otherwise and let's get that money hopefully by July 1st and get it into play as soon as possible.

I wanted to ask Jonathan, how much do we get out of the Private Activity Bonds with that 5 million in fusion and all that gets repaid right?

Jonathan Hardy: It's about 80-85 million dollars' worth of leveraging with that 5 million dollars. Yes we typically get that repaid with 3% interest.

Senator Jacob Anderegg: Once we get our budget figured out and figure our revenue streams over the next year or two, an ongoing funding source would be preferred but I do think maybe we continue to look at a onetime money that can be levered and just see if every year or every other year give another fusion of capital to keep that engine going.

Jonathan Hardy: Senator, I will say the reason why we have a real push is we have some capacity within and the Private Activity Bonds are limited at some point, we just have an opportunity to utilize more than haven't been utilized to the date. We don't exactly know what the future holds but if we stretch into this, there will be an area where we can't leverage it anymore because there's a cap on the number of Private Activity Bond allocations that can be issued, we just have an underutilization somewhat of that right now, we felt like we could do initially 15 million and that would help us fully leverage up what's available assuming things look stable in the housing development market, as we look at long term funding sources there may be other things we might want to keep our eye on to help push the needle forward on things that aren't happening.

Senator Jacob Anderegg: I knew that getting ongoing money was going to be a problem and I don't see that changing going into this year, I still think we have our structural balance issues that we're going to need to solve and I think we can continue to make adjustments. In this last legislative session, we saw a lot of people making requests from education dollars because that's where the money was and that is where the money is, so that's why we were going after it, we even requested 5 million for McKinney Vento and didn't get any of that. I think our commitment to education as a State needs to be funding proper education, and I want to set everyone's expectations that we'll be in a very similar boat as we were last year, just keep in mind that ongoing money is going to be really hard because during the legislative session, there are just so many mouths to feed. As chair and co-chairs we're still going to honor the request of the commission and move forward with whatever that request is but when we get into the legislative process, we'll still need to work out magic and deal with the constraints. I know on the house side there wasn't any appetite for doing rental assistance. Val what do you think?

Representative Val Potter: I've got a comment along those lines, and you saw when we did pass the bill in the house and it wasn't easy, there wasn't a lot of discussion because people's minds were made up but it did pass. I think that we need to work on our message and going forward the budgets are going to be tight over the next year or two for sure, so our messaging of what we're doing, what we're accomplishing and the importance of housing affordability needs to be very clear from this commission and from those partners and associates of who we work with, it needs to be clear and needs to be voiced and I saw that in trying to get that passed the house, my fellow legislators were getting pressure

from their people. I'm in a primary battle right now so we'll talk politics on my side and I'm getting a push back from a number of people in my district because of my support for this commission and my support of housing, they view me as a socialist because I'm involved here and a lot of other legislators have voiced that same thing so back to the commission, I think we need to promote ourselves and message ourselves as something very important and why we're important to the state of Utah right now and I know we've talked about this but the message needs to come out again and again. My opponent right now is pounding me on my support on housing, so I think moving forward with tighter budgets, it's important to get our message clear and straight as we seek for more support in the legislature and for more funding.

Senator Jacob Anderegg: Are there any further recaps regarding SB39, is there anything else we needed to hit on this? What we got, what didn't get?

Mike Akerlow: Could you give us any more details on the preservation fund, is there any criteria to that or is it just saying it's going to the fund?

Senator Jacob Anderegg: Jonathan correct me if I'm wrong but we ended up putting in rule making authority language for DWS to be able to work within those matching dollars for the preservation fund but let's be very clear here, the Utah preservation fund is a completely private fund created initially by Clark Ivory with Ivory Homes, IHC and Zions Bank and their intent was to grow that to 50-60 million (before the pandemic) they were going to grow it to a sizeable amount by July 1. I think their initial capital investment was, I think about 20 million. This money which is being distributed through DWS is the States portion of matching to help take down the properties for preservation but I don't know what we've put together on anything for rule, Jonathan can you give us some insight on that?

Jonathan Hardy: We don't have rules on it but we do have our board establishing the criteria in conjunction with the preservation fund to make sure it meets, 1- the matching expectations that have been talked about, 2- that it meets all other sections of our code, so it has to reach a certain level so we have to spend a certain percentage of our dollars at a certain level of AMI's so we need to make sure the fund documents reflect that it's meeting all the areas of our statute and that the other fund partners are going in as they've anticipated as well, I'd say there's still a healthy amount of work to go in but the monies not available until July 1. The reason why we have a contingent approval out there is because the preservation fund wanted to use that so we have up to 5 million, we want to go get other partners to put in their share now as well. There's several steps to go but the basics are, there will be a fund structure and up to our 5 million will be a grant into that fund structures so as long they abide by the fund documents and they'll be utilizing that plus some debt financing with some of these partners to acquire properties that would otherwise be gobbled up and turned into market rate units to preserve their affordability. There's a lot of work to go in those funds documents to make sure that they reflect everything they need to and that all partners are still moving forward in the same direction.

Keith Heaton: I think Jonathan is spot on and I think everyone is right and we are definitely in a crisis and things are not going to get any better and a lot of people are going to be hurting from this and we want to make sure people are adequately housed.

Mike Akerlow: I just wanted to follow up on that comment from Jonathan, do you know yet in those rules, are those funds accessible to anyone or is it Utah non-profit Housing Corporation, do you know how that's going to be structured?

Jonathan Hardy: Right now Utah non-profit is managing some transactions out of the preservation fund, I'm not 100% certain that it will always look that way in the preservation fund but I'd say it's more of how the investors create it and select the people to do the transaction, I believe they were the party on the first transaction that was assembled but I'm not sure it was set in stone that it would be that way 100% of the time throughout the fund.

Senator Jacob Anderegg: Ok, I think that concludes our discussion on the funding portion of this as well concludes our recap discussion and now I'll go to Jonathan on a COVID 19 update specific to housing and the issues surrounding that.

Jonathan Hardy: There's a couple things that are related to housing, 1- there's an executive order in place until May 15th to stay certain areas of eviction law if individuals meet criteria and I know Rep. Briscoe you mentioned the 20-30% and I've seen that nationally but we have not seen that quite locally yet, what I keep hearing from the Apartment Association is rent collections for April is still really high even with this order in place so that's a good sign and hopefully we're getting people connected to unemployment insurance because that's where a lot of the safety resources are and I'll talk about that here in a second because I think that's been the primary strategy from the consumer side to keep money in the accounts to pay bills including housing costs. I think we've done a good job so far but we are trying to stand up a rental assistance program before May 15th mostly for people that would fall through the cracks of traditional social safety nets to make sure we keep those populations housed, don't create other public health issues by people having to show up at the homeless shelter or by doubling up of families, which causes more spread and we're trying to keep our eye on this. I want to talk through this draft document that's called Pandemic Rental Assistance that we are sharing with stakeholders for input. We have some money in our account that's been authorized by our Olene Walker Housing Loan Fund Board, a million dollars that is ready to go, we have some money from the Cares Act that's coming in through some of our normal streams, ESG is usually a Homeless funding source but one of the eligible activity is Homeless prevention or rental assistance, we don't have full approval from HUD with those funds in our account yet but we have an approval from our State Homeless Coordinating Committee to use 3.1 million dollars of that for rental assistance State wide as soon as HUD gives approval, CSBG is a source that goes directly to community action agencies or AOG's in the Rural areas, they have discretion on how to utilize that to serve their communities needs up to 200% of Federal poverty level and rental assistance is typically something that is offered by those agencies and I believe they have until May 11th to indicate on how they'll utilize that, we don't have the money quite from the Cares Act but were told it's coming soon then CDBG is another source that a lot of communities get this directly, counties and cities of certain population size get their own allotment of this, the State gets some for all the rest of the communities that aren't qualified to get it. In those communities we've gotten indications that they want to spend \$200,000 in Tooele and Weber for that purpose, we have this money available to start standing up a rental assistance program and like I mentioned before, we want to target it for people who aren't qualifying for the safety nets that are in place. I'm not the expert on unemployment but it is ran out of our department but if you've made \$60K or less and that's your documented source of income and you've been detached from the work force because of COVID 19, the unemployment benefits with the enhancement of the Cares Act are going to replace almost all of your income up to \$60K and if you're below \$60K you are probably getting more benefit than you would under being employed through the Cares Act and that's because you typically could get 40-50% replacement wage from the State unemployment insurance benefit and the Cares Act authorizes an additional \$600 dollars a week flat. The great majority of population and we've had over a 100,000 people submit claims for unemployment that are going to be covered under this that are experiencing these short term pressures of the economic shut down of activity related to COVID19.

What we want to do is stand up this program to help people that may have fallen through the cracks, we are definitely looking for input and if we're missing populations so we can make sure their eligible for housing assistance. I do want to have a discussion about this and make sure we are hitting the targets or answer anything questions you may have.

Janice Kimball: Does the ESG dollars include SL County or is that outside of SL County?

Jonathan Hardy: These ESG dollars would all be outside of SL County

Janice Kimball: What is the disbursement plan, are you going to use do that through DWS or will you contract that money out?

Jonathan Hardy: We will be contracting this out with primarily Community Action Agencies and the AOG's in the rural areas, we would give them the criteria for eligibility based on this document and into the weeds on each program and they would determine the eligibly, issue the payment to the landlord to keep somebody housed and request a reimbursement under our contract with them.

Janice Kimball: My thought is, thinking back to the 2008 crisis, I remember that the ESG funds were targeted specifically to homeless families and used the best practices of rapid rehousing instead of homeless prevention and I'm wondering if that's something we should take into consideration?

Jonathan Hardy: Yes, that was definitely our play in 2008, this one we're a little more sensitive, again not to push anymore populations into the homeless systems and we're taking a broader look, HUD's provided some waivers, the AMI requirements have moved from 30-50% under ESG and there is a million dollars that we haven't decided how to utilize from ESG that could be rapid rehousing, right now its allocated for shelter costs if there's additional stuff there, there's FEMA dollars in play for some of these Hotel/Motel options that people are utilizing for, isolating people testing positive or quarantining them and so we're kind of adjusting to a lot of the resources. If we under spend the ESG dollars in this homeless prevention or we don't utilize that million dollars then we would love to utilize it for the rapid rehousing and get people out of the shelters and into housing.

Grant Whitaker: Jonathan, I was curious how applicants will prove to you that their rental property is not funded by "Fanny May or Freddy Mac" for example?

Jonathan Hardy: That's a great question and that's why this is just a draft because I don't know right now that we have a real good method to do that but we certainly know some properties that are covered, obviously things that you're funding or we're funding, I don't know that we'll have a 100% list or a great way to do this unless we get an agreement from all landlords that they'll provide this information for us and as much as possible, we want to not help people that already have other helps in place, so that we can target this to this where it needs to go.

Grant Whitaker: Of course, we'll be happy to provide you with any lists that we have or that we know of

Jeff Jones: I just have a couple comments and questions for Jonathan, there's a number of reports out there on the time it's taking for people to access the unemployment insurance program for those who are in the gap or folks that are working the gig economy, do we have numbers on how quickly the departments been able to respond to those claims and get those dollars out to people because I'm

hearing from people they've filed these claims but it's taking over a month to access these dollars and whole lot of people in the service industries just don't have a lot of extra cash on hand.

Jonathan Hardy: What we're told right now the time frame is 21-30 days for traditional unemployment processing, we do have the new program which is the Pandemic Unemployment so people working the gig economy, that may be where they'll applying and that program just started taking applications about week and half ago. We had to recreate a new programming structure just for that program so that's taking a little longer but we're hoping to get the same processing times of 21-30 days. The problem with the pandemic is now you have to review a lot of tax returns because these are people that are self-employed and other things that require a different level of scrutiny than just wage documents which is easier to review on the traditional unemployment side, so as a department we're definitely talking a lot about that and making sure we're keeping up with the demand. It is a concern we are trying to keep track of and if people are seeking housing assistance, to see if we can have more of a direct connection to our unemployment insurance division and to get either determinations made or information passed back so that we can speed up our decision on the housing side.

Jeff Jones: Just a follow up question, we've had some feedback that some share housing and had a situation that an individual may test positive for COVID 19 and these folks didn't feel safe sharing that space but have very few options for leaving that space and finding new housing, would this address that type of concern as well?

Jonathan Hardy: It's probably not designed to do that right now, it's designed to address people in their existing housing and if they don't have income sources to help them pay their existing housing. I think the thing we want to do is get people to a place where they have income replacement through this unemployment insurance so they can make their own housing determination. In those instances, I think the challenges would be, are they obligated to pay at the place that their currently staying and if they have other options. I don't know that we can fully answer the scenario that you're talking about but in the event that we have to make a determination on, do they have the income to pay and are they eligible for housing assistance, we could probably help out with that.

Mike Gallegos: The question I had was the Senate Bill 3006 the 20 million dollars that you brought up earlier in the meeting for rental assistance, is that expected to come from the funding the State has received from the Cares Act, I think it's near a billion dollars the State has received from Cares Act funding and just want to know if it's going to come from that pot or are we talking about general fund dollars?

Jonathan Hardy: It's definitely coming from the Cares Act but I don't know if that cash is in hand yet from the Cares Act but that's how it's written is that it's coming from the appropriation that the States receiving via the Cares Act so yes, it is part of that large pot it's getting.

Michele Weaver: I'm kind of piggy backing on Mike's question and according to this flyer the funding is coming from these various programs that are typically already completely expended by other projects happening throughout the year so I guess my concern is that, what's going to happen to these other programs but I'm wondering if there's any other support or where some other funding can come from because I do know that this Federal funding is used every year in other projects so I'm concerned about that.

Jonathan Hardy: I will say, only the home money is taken from our existing budget, all those others are funded under the Cares Act so they are additional sources of funding under those types of programs but they are not detracting from our annual allocation from those programs. The decision was made because it was something we can stand up right away, it was money we have and we don't need to get additional approvals for it or wait for someone to authorize it and we wanted to make sure we had something in place by the time of May 15th rolls around, again we feel like the majority of people should be covered under other social safety nets, so we have way to deal with issues that may pop up.

Michele Weaver: I have a couple follow up questions. 1- Will the Cares Act be able to replenish those dollars after the fact? You mentioned the population that will most likely take advantage of this and 2- Do you have an idea of about how many individuals that would be?

Jonathan Hardy: I'll just answer your second question and we don't, I know there's an active housing group working underneath the economic response task force and the feeling is, we're going to get this up and running and if we see that there's a big surge in need then we'll advocate for some other resources through the States response to this but we're going to start out with this, again most people paid rent for April and most should be connected to these social supports and the unemployment insurance benefits for their May payments, and there's a little bit of an unknown that we're going to have to adjust to.

Michele Weaver: I just have 1 more follow up question on how you intend on rolling this out and how rural areas will have access to this?

Jonathan Hardy: So we have AOG's in the rural areas that we have do this for us, we would roll out both a list of information for our grantee's that would be administering the program but also there would be a public roll out from this housing sub group.

Senator Jacob Anderegg: There is a comment left from attendee Steve Erickson to Jonathan Hardy: (Is DWS seeing or hearing any concerns or complaints about debt collectors garnishing federal "stimulus" checks or deposits and are any other folks on this call hearing about this as a problem?)

Jonathan Hardy: What I've heard and I'm not going to use the term garnishment, we're encouraging all tenants to work with their landlords under all circumstances where they're not paying their rent as agreed and that they're working out how they can pay that rent in the future. There are instances where tenants and landlords have negotiated those things, I'm not aware of a true garnishment where a landlord is going and getting a court to order the garnishment of some income source to pay them, there's definitely agreements being made and we would encourage tenants and landlords to come up with arrangements.

Senator Jacob Anderegg: Follow up question from attendee Steve Erickson (What about non related debt collections?)

Jonathan Hardy: I can say that, the eviction moratorium that the State has out there, is that you had to have been current as of May 31st on your obligations, it is waiving for rent related purposes but you can still evict people for non-rent related reasons, like criminal activity and destruction of property and things like that.

Senator Jacob Anderegg: I've got a follow up question for Jonathan, do you have any real time numbers on unemployment right now?

Jonathan Hardy: I think Casey can help out on this, I believe she's getting reports on this.

Casey Cameron: Our unemployment numbers are actually embargoed until tomorrow, so we could talk a little bit about last weeks but I can tell you that this week is trending down and last week we saw one of our first days having under a 1,000 claims on one day and just to give you a context, for the first 40 days of the pandemic, we saw more work load in those 40 days than we did in all of 2018 and 2019. It's a lot of work and we've moved about 100 staff from other divisions in our department to take care of that work load. I think Jonathan mentioned the pandemic unemployment insurance, we actually built a program in house to administer that program in 13 days but we are processing regular unemployment insurance at about an 80-88% rate right now, we've been meeting that 21 day threshold and Utah is doing a good job getting that money out to the community right now.

Senator Jacob Anderegg: So when will it be un-embargoed?

Casey Cameron: Tomorrow morning, so you asked for real time information and tomorrow's information will include all of last week's data.

Senator Jacob Anderegg: So is there a statutory requirement of when they numbers need to be released by or is there a typical time frame where they can't be embargoed?

Casey Cameron: We get calls from the media daily and so we had a press release ready to go at the beginning of it and the department of labor was quickly getting this from other States and what they don't want to see happen is, they don't want to see reactionary policy from it, so that's their claim is to embargo it but this week, you will see a significant drop in those claims.

Chris Gamvroulous: This questions is to Jonathan or anyone at DWS. The unemployment numbers being reported seem to be accumulative but are these numbers going to be reflective of what the current unemployment rate is? To me it feels like there's a lot of making these numbers look worse because you never want to waste a good crisis so you make these numbers look really bad so you can get more out of it.

Jonathan Hardy: There's always a few different numbers that get thrown around and since the beginning of the pandemic there will be accumulative of claims, every week you have to do an updated filing so there are week to week accumulations of who are active each week and that can change, one thing I think is important for people to know in the economic recovery is, as we ease back in the people that have gone from 40 hours to 0 hours and then come back at some level of hours may still be eligible for unemployment benefits including that \$600 dollars, its good program that will help you adjust and the whole program is designed to help people get back to full employment.

Casey Cameron: I think it's important to remember that the majority of these claimants are job attached or furloughed and when you're talking about these unprecedented numbers a lot of these people that file that are still job attached, we do ask that question when they file, if they are job attached or furloughed and that number ran at about 70%, so the program is set up to cover this gap where there is a dip in the economy and to get people back to work, so it's a good sign that many of those claims are job attached.

Senator Jacob Anderegg: Just to follow up on that. I saw something on Facebook that was unofficial obviously but it said we had jumped up 10% or something like that on the unemployment rate and I knew what I read wasn't accurate but I would be interested in those numbers, I just request that we have an update on the unemployment numbers when they come out, is that something that can be done?

Jonathan Hardy: We are happy to do that and any other feedback that you have on this document you can send to housing@utah.gov and we are looking for good feedback on this and I don't have anything further to add other than we'll also ship out who is distributing this money in each area and their allocation of dollars and funding source.

Senator Jacob Anderegg: At this point, I'd like to take a minute to open it up to the panelist and have a free conversation, I shared earlier that I think we should bring in experts on transitional housing and permanent assisted housing to find out what the stock is versus the demand, find out if there's any assistance that goes there. What else should we be looking at?

Grant Whitaker: I wanted to bring something up that's not related to that particularly but I was contacted yesterday by some of the members from the Utah Association of Realtors who were asking about a possibility of having some down payment assistance, during the last great recession there were some monies made available to Governor's office from the stimulus money that was discretionary, initially Governor Huntsman and after he left, then Governor Herbert had asked us to do a program where we grant from this stimulus money to people who are purchasing homes that either completed or later under construction trying to help eliminate the inventory, they were asking about that being a possibility, so I can see that being something coming down the road. I don't know what they were thinking if that was coming from the Cares Act, and I know I've mentioned before that the Utah Housing provides down payment assistance to first time home buyers, I just wanted to let the commission know that's it potentially there in the background.

Senator Jacob Anderegg: Grant, if you don't mind when would do see something like that coming to play, since you've stated it's coming down the pipeline, when do you think that might be happening?

Mike Ostermiller: It was just an idea, we were called by a couple legislators who said, if we're looking for something kick start the economy, we feel like facilitating home ownership is the best way to do it, it worked back in 2008 when we did it before, what would that look like, it would depend on if the legislature thought that was a good direction and depend on whether you could spend Federal Cares Act dollars in order to do that. It was just a brainstorming session and who knows what will happen with that, it was just an idea.

Michele Weaver: I think that you all know and well aware that I'm involved in the self-help program for USDA in rural areas and I think you're going to see a lot bigger benefit from some sort of down payment assistance if there's a way to capture that equity and use that and have it be recognized, we're going to struggle and I think 3% down is just minimal and I think a different kind of mortgage program needs to be built other than the standard that's already out there.

Senator Jacob Anderegg: There's a suggestion from Steve Erickson.
(The commission might wish to support Federal initiatives for additional housing funds in the next COVID 19 package, longer term commission support for congress increasing the federal LIHTC funding)

Senator Jacob Anderegg: We as a commission could take a position, send a letter to our congressional delegation and to the house and senate leadership that may be an option.

Janice Kimball: I have a laundry list of things that I think are important.

I think on-going funding for Olene Walker Housing Loan Fund so that we can build capital and new housing stock, I also think the rent assistance we need to keep on the radar and in thinking of those 2 items, the 2 sub-groups I think we really need to focus on are those households that are at 30% AMI and below and really looking at permanent supportive housing for individuals that are chronically homeless. The last thing I would suggest is to look at best practices, Senator I know you mentioned transitional housing and I'm not aware of it being a best practice except for it being some limited populations, so I think it would be good to really understand where we get the biggest bang for our bucks.

Senator Jacob Anderegg: I would love to hear as we move forward, specific suggestions as to what we could do, knowing that we've got to go back to the house and the senate to get support for that but we need to package a plan for that.

Mike Gallegos: I just want to piggy back on what Janice said and your support for transitional housing, that's a program where rental assistance could be tied to, that way it becomes market driven, if you have rental assistance that's supporting special needs housing then you may be able to get more legislative support for that.

Senator Jacob Anderegg: Seeing no other input, I would say we need to have every meeting going forward a review of a COVID response and what's being done and maybe set aside some time for an update on what's happening with trends. We will be able to additionally bring other items in as they arise so that's why I think it's important for us to have on-going conversations about COVID 19. We could run a bill during the next special session, so keep that in mind.

Schedule next meeting: Send out a doodle poll.

Val Potter: Motion to adjourn at 11:55 am all in favor.